

FORM B1 United States Bankruptcy Court Western District of New York		Voluntary Petition																
Name of Debtor (if individual, enter Last, First, Middle): Seeley, Marcia E.		Name of Joint Debtor (Spouse) (Last, First, Middle):																
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-7492		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):																
Street Address of Debtor (No. & Street, City, State & Zip Code): 12 Ridge Meadows Drive Spencerport, NY 14559		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):																
County of Residence or of the Principal Place of Business: Monroe		County of Residence or of the Principal Place of Business:																
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																
Location of Principal Assets of Business Debtor (if different from street address above):																		
Information Regarding the Debtor (Check the Applicable Boxes)																		
Venue (Check any applicable box) <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. 																		
Type of Debtor (Check all boxes that apply) <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank 		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding 																
Nature of Debts (Check one box) <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business 		Filing Fee (Check one box) <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3. 																
Chapter 11 Small Business (Check all boxes that apply) <ul style="list-style-type: none"> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional) 		THIS SPACE IS FOR COURT USE ONLY																
Statistical/Administrative Information (Estimates only) <ul style="list-style-type: none"> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. 																		
Estimated Number of Creditors		1-15 16-49 50-99 100-199 200-999 1000-over																
		<input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																
Estimated Assets <table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">\$0 to \$50,000</td> <td style="width: 15%;">\$50,001 to \$100,000</td> <td style="width: 15%;">\$100,001 to \$500,000</td> <td style="width: 15%;">\$500,001 to \$1 million</td> <td style="width: 15%;">\$1,000,001 to \$10 million</td> <td style="width: 15%;">\$10,000,001 to \$50 million</td> <td style="width: 15%;">\$50,000,001 to \$100 million</td> <td style="width: 15%;">More than \$100 million</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million											
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											
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\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million											
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Seeley, Marcia E.	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: - None -	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)			
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.			
Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.			
X <u>/s/ Marcia E. Seeley</u> Signature of Debtor Marcia E. Seeley		March 25, 2005 Date	
X _____ Signature of Joint Debtor		Exhibit C Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
Signature of Attorney X <u>/s/ William C. Rieth, Esq.</u> Signature of Attorney for Debtor(s) William C. Rieth, Esq. Printed Name of Attorney for Debtor(s) William C. Rieth, Esq.		March 25, 2005 Date	
Firm Name 19 West Main Street Suite 600 Rochester, NY 14614 Address Email: williamcrieth@yahoo.com (585) 232-6520 Fax: (585) 325-5536 Telephone Number March 25, 2005 Date		Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.	
Printed Name of Bankruptcy Petition Preparer		Social Security Number (Required by 11 U.S.C. § 110(c).)	
Address		Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:	
If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.			
X _____ Signature of Authorized Individual		Exhibit Signature of Bankruptcy Petition Preparer	
Printed Name of Authorized Individual		Date	
Title of Authorized Individual		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.	
Date		2025 RELEASE UNDER SCA	

United States Bankruptcy Court
Western District of New York

In re

Marcia E. Seeley

Debtor

Case No. _____

Chapter _____

7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	7,394.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		11,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		1,500.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	13		456,687.64	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,776.66
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,250.00
Total Number of Sheets of ALL Schedules		25			
		Total Assets	7,394.00		
				Total Liabilities	469,187.64

In re

Marcia E. Seeley

Case No. _____

Debtor

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
--------------------------------------	---	------------------------------------	---	-------------------------

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

0 continuation sheets attached to the Schedule of Real Property

Case 2-05-21340-JCN, Doc 1, Filed 03/25/05, Entered 03/25/05 08:56:12,

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Description: Main Document , Page 4 of 44

(Report also on Summary of Schedules)

Best Case Bankruptcy

In re

Marcia E. Seeley

Case No. _____

Debtor

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	-	20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account - Chase Bank	-	0.00
		Savings account - Chase Bank	-	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household goods	-	500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing and personal effects	-	500.00
7. Furs and jewelry.		Miscellaneous costume jewelry and pearl ring	-	150.00
8. Firearms and sports, photographic, and other hobby equipment.		modest bicycle	-	50.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
				Sub-Total >
				1,220.00
			(Total of this page)	

2 continuation sheets attached to the Schedule of Personal Property

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Description: Main Document , Page 5 of 44

Best Case Bankruptcy

In re

Marcia E. Seeley

Case No. _____

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Global Crossings has promised to set up an IRA account for this former employee in the sum of \$14.00	-	14.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
Sub-Total > (Total of this page)				14.00

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

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Description: Main Document , Page 6 of 44

In re

Marcia E. Seeley

Case No. _____

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Dodge Intrepid ES - 83K miles	-	6,160.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			
			Sub-Total > (Total of this page)	6,160.00
			Total >	7,394.00

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

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Best Case Bankruptcy

Description: Main Document , Page 7 of 44

In re

Marcia E. Seeley

Case No. _____

Debtor

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<u>Cash on Hand</u>			
Cash	Debtor & Creditor Law § 283(2)	20.00	20.00
<u>Household Goods and Furnishings</u>			
Household goods	NYCPLR § 5205(a)(5)	500.00	500.00
<u>Wearing Apparel</u>			
Clothing and personal effects	NYCPLR § 5205(a)(5)	500.00	500.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
Global Crossings has promised to set up an IRA account for this former employee in the sum of \$14.00	NYCPLR § 5205(e)	14.00	14.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2002 Dodge Intrepid ES - 83K miles	Debtor & Creditor Law § 282(1)	0.00	6,160.00

In re

Marcia E. Seeley

Case No.

Debtor

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.								
AmeriCredit PO Box 961041 Fort Worth, TX 76161	X -		2003 purchase money car loan 2002 Dodge Intrepid ES - 83K miles					
			Value \$ 6,160.00				11,000.00	4,840.00
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
0 continuation sheets attached				Subtotal (Total of this page)			11,000.00	
				Total			11,000.00	
				(Report on Summary of Schedules)				

0 continuation sheets attached

Subtotal
(Total of this page)

11,000.00

Total

11,000.00

In re **Marcia E. Seeley**

Case No. _____

Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re

Marcia E. Seeley

Case No. _____

Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY			TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
				CONTINGENT	UNLIQUIDATED	DISPUTED		
Account No.								
IRS Special Procedures Branch Attn: Bankruptcy Section, Mail Code SPB PO Box 266, Niagara Square Station Buffalo, NY 14201	-		2003 - 2004 income taxes				1,000.00	1,000.00
Account No.								
NYS Dept. of Taxation and Finance Bankruptcy Unit PO Box 5300 Albany, NY 12205	-		2003-2004 income taxes				500.00	500.00
Account No.								
Account No.								
Account No.								
Account No.								

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page)

1,500.00

Total

1,500.00

(Report on Summary of Schedules)

In re

Marcia E. Seeley

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
				T	U	D	
Account No.							
ACM Medical Laboratory, Inc. 160 Elmgrove Park Rochester, NY 14624	-		2003 medical services				5.00
Account No. xxx3712							
Allied Interstate / Childrens BOMC PO Box 361374 Columbus, OH 43236	-		2004 goods				103.00
Account No.							
Allstate Insurance 3100 Sanders Road Northbrook, IL 60062	-		1996-1999 unauthorized borrowings				190,000.00
Account No. xx1863							
Aspire Visa PO Box 723896 Atlanta, GA 31139	-		2000-2003 credit card charges				844.00
12 continuation sheets attached				Subtotal (Total of this page)			190,952.00

In re Marcia E. Seeley,
Debtor

Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Bennett & Deloney 1263 E. Fort Union Blvd., Ste 150 Midvale, UT 84047	-	notice purposes - agent for JC Pennys and Radio Shack				0.00
Account No. xx0804, xx4031		2000-2003 credit card charges				2,500.00
Capital One Bank P.O. Box 85147 Richmond, VA 23285-5147	-	2003 cash advance on paycheck				365.00
Account No.						
Cash Advance USA Marauder Corp. 74923 Highway 111 Indian Wells, CA 92210	-	2003 nsf check				500.00
Account No.						
Casino Cage Mandalay Bay Resort PO Box 98880 Las Vegas, NV 89195	-	2003 loan				320.00
Account No.						
Certified Recovery / United Cash 7207 Regency Square Blvd. Ste 100 Houston, TX 77036	-					
Sheet no. <u>1</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			3,685.00

In re

Marcia E. Seeley

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Charter One 228 East Main St Rochester, NY 14604	-	2003 overdrafts on checking account				762.00
Account No.						
Charter One - Auto 228 East Main St Rochester, NY 14604	-	auto loan deficiency (repossessed 3/99 - judgment entered 1/5/04)			X	33,997.00
Account No.						
Chase Manhattan Bank USA, N.A. Attn:R, Smith VP & Asst. Gen. Coun. One Chase Sq. (CS-5) Legal Dept. Rochester, NY 14643	-	2004 notice purposes - any claim for bank fees				0.00
Account No.						
Checkcare of Cleveland PO Box 31298 Independence, OH 44131	-	2003 nsf check to Valvoline				55.71
Account No. xxx1747						
Citibank P.O. Box 8107 South Hackensack, NJ 07606-8001	X -	2000-2003 credit card charges				2,200.00
Sheet no. <u>2</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<u>37,014.71</u>

In re Marcia E. Seeley,
Debtor

Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Account No.					
Cortese Dodge 2400 W. Henrietta Rd. Rochester, NY 14623	-	2003 services			
Account No.		notice purposes - agent for various creditors			
Credit Bureau 19 Prince St. Rochester, NY 14607	-				0.00
Account No. xxx7655		2000-2004 credit card charges			
Cross Country Bank PO Box 310711 Boca Raton, FL 33431	-		X		776.00
Account No.		truck loan deficiency (repossessed 5/03)			
Daimler / Chrysler Financial 6711 Towpath Road E. Syracuse, NY 13057	-				7,324.00
Account No. xxx6000		2002 credit card charges			
First National Credit 500 E. 60th Street, N Sioux Falls, SD 57104	-				347.00
Sheet no. 3 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)			8,987.00

In re Marcia E. Seeley,
Debtor

Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 1415, 5112, 5302, 0305, 7809,		2000-2003 credit card charges				
First Premier Bank P.O. Box 5147 Sioux Falls, SD 57117	-					3,200.00
Account No.		1998 telephone service				
Frontier Telephone of Rochester P.O. Box 23008 Rochester, NY 14692	-					297.00
Account No.		2004 membership				
G&G Fitness c/o Certegy Payment 11601 Roosevelt Blvd. Saint Petersburg, FL 33716	-					959.00
Account No.		1997-1998 income taxes				
IRS Special Procedures Branch Attn: Bankruptcy Section, Mail Code SPB PO Box 266, Niagara Square Station Buffalo, NY 14201	-					107,367.00
Account No.		2003 services				
Issac Heating 180 Charlotte Rochester, NY	-					325.00
Sheet no. 4 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			112,148.00

In re Marcia E. Seeley,
Debtor

Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		2004 nsf check				
J.C. Penney P.O. Box 32000 Orlando, FL 32890	-					316.00
Account No.		2004 medical services				
Lakeside Memorial Hospital 156 WSeast Avenue Brockport, NY 14420	-					252.00
Account No.		notice purposes - attorney for US Equities				
Linda Strumpf, Esq. 111 John St. New York, NY 10038	-			X		0.00
Account No.		notice purposes - agent for various creditors				
Mercantile Adjustment P.O Box 9315A Rochester, NY 14604	-					0.00
Account No.		7/2001 notice purposes - court ordered restitution - see Allstate debt above				
Monroe County Department of Probation 217 West Main Street Rochester, NY 14614	-					0.00
Sheet no. <u>5</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<u>568.00</u>

In re Marcia E. Seeley,
Debtor

Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		2003 services				
Monroe County DSS PO Box 23440 Rochester, NY 14692	-					133.00
Account No.		2003 nsf check				
National Service Bur. / Cordellos Pizza 18820 Aurora Avenue. N. Suite 205 Shoreline, WA 98133	-					20.00
Account No.		notice purposes - agent for Aspire Visa				
NCO Financial Systems P.O. Box 41457 Philadelphia, PA 19101	-					0.00
Account No.		1999 goods				
Norman Kalina, Esq. / Toys R Us 76 N. Maple Avenue, Suite 141 Ridgewood, NJ 07450	-					186.00
Account No.		1997-1998 income taxes				
NYS Dept. of Taxation and Finance Bankruptcy Unit PO Box 5300 Albany, NY 12205	-					26,000.00
Sheet no. <u>6</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<u>26,339.00</u>

In re Marcia E. Seeley,
Debtor

Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
NYS Higher Education Services 99 Washington Ave. Albany, NY 12255	-	1989-94 notice purposes - Salle Mae student loans				0.00
Account No.						
Office Max 3600 Ridge Road W. Rochester, NY 14626	-	2002 goods				84.93
Account No.						
Park Ridge Hospital 125 Indigo Creek Drive Rochester, NY 14626	-	1993-2004 medical services				600.00
Account No.						
Parking Violations Bureau 42 South Avenue Rochester, NY 14604	-	2004 parking tickets				120.00
Account No. xxx4529						
Plains Commerce Bank PO Box 31594 Tampa, FL 33631	-	2002 credit card charges				475.00
Sheet no. 7 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,279.93

In re Marcia E. Seeley,
Debtor

Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		2003 pay check loan				
Quik Pay Day	-	2003 nsf checks				519.00
Account No.		1998 utility services				100.00
Radio Shack P.O Box 9074 Gray, TN 37615	-	notice purposes - agent for Cross Country				203.00
Account No.		notice purposes - agent for Office Max				0.00
RG&E 89 East Avenue Rochester, NY 14649	-					
Account No.						
RMA PO Box 105291 Atlanta, GA 30348	-					
Account No.						
RMA 802 E. Martintown Rd. Ste 201 N. Augusta, SC 29841	-					
Sheet no. <u>8</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<u>822.00</u>

In re Marcia E. Seeley,
Debtor

Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Rochester General Hospital Attn: Billing Department 1425 Portland Avenue Rochester, NY 14621	-	2002 medical services				500.00
Account No.						
Salle Mae P.O. box 9500 Wilkes-Barre, PA 18770	-	1992 student loans				68,802.00
Account No.						
Spencerport Family Medicine 377 S. Union St. Spencerport, NY 14559	-	2003 medical services				30.00
Account No.						
Strong Memorial Hospital Church Street Station P.O Box 6772 New York, NY 10249-6772	-	2002 medical services				1,500.00
Account No.						
Summit FCU Canal Ponds Park 100 Marina Drive Rochester, NY 14626	-	2003 overdrafts				313.00
Sheet no. <u>9</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<u>71,145.00</u>

In re Marcia E. Seeley,
Debtor

Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		notice purposes - agent for various creditors				
Telecheck Services, Inc. PO Box 17120 Denver, CO 80217	-					0.00
Account No.		2003 personal loan				
Theodore Seeley 25 Norton Street Rochester, NY 14613	-					500.00
Account No.		2004 cable services				
Time Warner Communications 71 Mt. Hope Ave. Rochester, NY 14620	-					300.00
Account No.		2003 nsf check				
TRS Recovery / Carlton Cards 5251 Westheimer Houston, TX 77056	-					20.00
Account No.		2003 nsf checks				
TRS Recovery / Dollar Tree 5251 Westheimer Houston, TX 77056	-					74.00
Sheet no. <u>10</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<u>894.00</u>

In re Marcia E. Seeley,
Debtor

Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
TRS Recovery / Village Plaza 5251 Westheimer Houston, TX 77056	-	2004 nsf checks				120.00
Account No.						
U.S. Department of Education P.O. Box 746000 Atlanta, GA 30374-6000	-	1992 student loan				2,158.00
Account No. 39438		notice purposes - attorney for alleged assignee of Charter One				0.00
US Equities Corp c/o Linda Strumpf, Esq. 111 John Street, Suite 800 New York, NY 10038	-	2004 services				155.00
Account No.						
Valvoline Instant Oil Change c/o Cabrera Associates 560 Route 303, Suite 209 Orangeburg, NY 10962	-	2004 nsf checks				200.00
Account No.						
Village Plaza IGA Spencerport, NY 14559	-	2004 nsf checks				2,633.00
Sheet no. <u>11</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			

In re Marcia E. Seeley,
Debtor

Case No. _____

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
West Irondequoit OB 485 Titus Ave. Rochester, NY 14617	-	1999 medical services				20.00
Account No.						
Xpress Cash PO Box 26413 Kansas City, MO 64196	-	2004 loan				200.00
Account No.						
Account No.						
Account No.						
Sheet no. <u>12</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<u>220.00</u>
			Total (Report on Summary of Schedules)			<u>456,687.64</u>

Case 2-05-21340-JCN, Doc 1, Filed 03/25/05, Entered 03/25/05 08:56:12,

In re

Marcia E. Seeley

Case No. _____

Debtor

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

In re

Marcia E. Seeley

Case No. _____

Debtor

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
David Smith 12 Ridge Meadows Drive Spencerport, NY 14559	AmeriCredit PO Box 961041 Fort Worth, TX 76161
David Smith	Citibank P.O. Box 8107 South Hackensack, NJ 07606-8001

0 continuation sheets attached to Schedule of Codebtors

Case 2-05-21340-JCN, Doc 1, Filed 03/25/05, Entered 03/25/05 08:56:12,

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Description: Main Document , Page 26 of 44

Best Case Bankruptcy

In re Marcia E. Seeley

Case No. _____

Debtor(s)

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
Single		
EMPLOYMENT	DEBTOR	SPOUSE
Occupation debt collector		
Name of Employer Kelly Services		
How long employed 5 months		
Address of Employer		

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

DEBTOR	SPOUSE
\$ <u>1,993.33</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

Estimated monthly overtime

\$ <u>1,993.33</u>	\$ <u>N/A</u>
--------------------	---------------

SUBTOTAL

LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify) _____

\$ <u>216.67</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>216.67</u>	\$ <u>N/A</u>
------------------	---------------

TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>1,776.66</u>	\$ <u>N/A</u>
--------------------	---------------

Regular income from operation of business or profession or farm (attach detailed statement)

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

Income from real property

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

Interest and dividends

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

Social security or other government assistance

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

(Specify) _____

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

Pension or retirement income

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

Other monthly income

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

(Specify) _____

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

TOTAL MONTHLY INCOME

\$ <u>1,776.66</u>	\$ <u>N/A</u>
--------------------	---------------

TOTAL COMBINED MONTHLY INCOME

\$ 1,776.66

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Debtor lives with her boyfriend and helps to the best of her ability to defray common household expenses. The expenses set forth on the following page represent debtor's portion of those expenses.

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>700.00</u>
Are real estate taxes included?	Yes <u>X</u> No <u> </u>
Is property insurance included?	Yes <u> </u> No <u>X</u>
Utilities: Electricity and heating fuel	\$ <u>70.00</u>
Water and sewer	\$ <u>15.00</u>
Telephone	\$ <u>30.00</u>
Other <u>Cable</u>	\$ <u>30.00</u>
Home maintenance (repairs and upkeep)	\$ <u>20.00</u>
Food	\$ <u>250.00</u>
Clothing	\$ <u>50.00</u>
Laundry and dry cleaning	\$ <u>20.00</u>
Medical and dental expenses	\$ <u>40.00</u>
Transportation (not including car payments)	\$ <u>225.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>50.00</u>
Charitable contributions	\$ <u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ <u>0.00</u>
Life	\$ <u>0.00</u>
Health	\$ <u>0.00</u>
Auto	\$ <u>80.00</u>
Other	\$ <u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$ <u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)	
Auto	\$ <u>190.00</u>
Other <u>Restitution payments</u>	\$ <u>160.00</u>
Other <u>Student loan</u>	\$ <u>250.00</u>
Other	\$ <u>0.00</u>
Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
Other <u>Haircuts, birthdays, etc.</u>	\$ <u>70.00</u>
Other	\$ <u>0.00</u>
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ <u>2,250.00</u>
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]	
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.	
A. Total projected monthly income	\$ <u>N/A</u>
B. Total projected monthly expenses	\$ <u>N/A</u>
C. Excess income (A minus B)	\$ <u>N/A</u>
D. Total amount to be paid into plan each	\$ <u>N/A</u>
(interval)	

United States Bankruptcy Court
Western District of New York

In re Marcia E. Seeley

Debtor(s)

Case No.
Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 26 sheets [*total shown on summary page plus 1*], and that they are true and correct to the best of my knowledge, information, and belief.

Date March 25, 2005

Signature /s/ Marcia E. Seeley
Marcia E. Seeley
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Western District of New York

In re **Marcia E. Seeley**

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$12,000.00	wages - 2004
\$3,000.00	unemployment - 2004
\$24,000.00	wages - 2003
\$18,000.00	wages - 2002
\$7,000.00	wages - 2005

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
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3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
AmeriCredit PO Box 961041 Fort Worth, TX 76161	regular car payments	\$600.00	\$12,000.00

None

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
Theodore Seeley, III 25 Norton Street Belmont, NY 14813 brother	October, 2004	\$700.00	\$0.00

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
US Equities (Charter One) v. collection action Debtor		Supreme Court - Allegany County	judgment entered 1/04

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
U.S. Department of Education P.O. Box 746000 Atlanta, GA 30374-6000	February, 2004	wage garnishment

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
William C. Rieth, Esq. 19 West Main Street Suite 600 Rochester, NY 14614	March, 2005 - paid by David Smith	\$909.00 including filing fee

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree,
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION
Charter One

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE
**Checking account closed for want of
funds**

AMOUNT AND DATE OF SALE
OR CLOSING

\$0.00 - 2/04

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK
OR OTHER DEPOSITORY

NAMES AND ADDRESSES
OF THOSE WITH ACCESS
TO BOX OR DEPOSITORY

DESCRIPTION
OF CONTENTS

DATE OF TRANSFER OR
SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF
PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

■ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

■ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

■ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

■ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None

■ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date March 25, 2005

Signature /s/ Marcia E. Seeley
Marcia E. Seeley
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court
Western District of New York**

In re **Marcia E. Seeley**

Debtor(s)

Case No.
Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property
-NONE-

Creditor's name

b. Property to Be Retained

[Check any applicable statement.]

1. Description of Property
2002 Dodge Intrepid ES - 83K miles

Creditor's Name
AmeriCredit

Property is	Property will be	Debt will be
claimed as	redeemed	reaffirmed
exempt	pursuant to 11	pursuant to 11
	U.S.C. § 722	U.S.C. § 524(c)

Debtor will retain collateral and continue to make regular payments.

Date **March 25, 2005**

Signature **/s/ Marcia E. Seeley**
Marcia E. Seeley
Debtor

United States Bankruptcy Court
Western District of New York

In re Marcia E. Seeley

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ <u>700.00</u>
Prior to the filing of this statement I have received.....	\$ <u>700.00</u>
Balance Due.....	\$ <u>0.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: March 25, 2005

/s/ William C. Rieth, Esq.

William C. Rieth, Esq.

William C. Rieth, Esq.

19 West Main Street

Suite 600

Rochester, NY 14614

(585) 232-6520 Fax: (585) 325-5536

williamcrieth@yahoo.com

**United States Bankruptcy Court
Western District of New York**

In re **Marcia E. Seeley**

Debtor(s)

Case No.
Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **March 25, 2005**

/s/ Marcia E. Seeley

Marcia E. Seeley

Signature of Debtor

ACM Medical Laboratory, Inc.
160 Elmgrove Park
Rochester, NY 14624

Allied Interstate / Childrens BOMC
PO Box 361374
Columbus, OH 43236

Allstate Insurance
3100 Sanders Road
Northbrook, IL 60062

AmeriCredit
PO Box 961041
Fort Worth, TX 76161

Aspire Visa
PO Box 723896
Atlanta, GA 31139

Bennett & Deloney
1263 E. Fort Union Blvd., Ste 150
Midvale, UT 84047

Capital One Bank
P.O. Box 85147
Richmond, VA 23285-5147

Cash Advance USA
Marauder Corp.
74923 Highway 111
Indian Wells, CA 92210

Casino Cage
Mandalay Bay Resort
PO Box 98880
Las Vegas, NV 89195

Certified Recovery / United Cash
7207 Regency Square Blvd. Ste 100
Houston, TX 77036

Charter One
228 East Main St
Rochester, NY 14604

Charter One - Auto
228 East Main St
Rochester, NY 14604

Chase Manhattan Bank USA, N.A.
Attn:R, Smith VP & Asst. Gen. Coun.
One Chase Sq. (CS-5) Legal Dept.
Rochester, NY 14643

Checkcare of Cleveland
PO Box 31298
Independence, OH 44131

Citibank
P.O. Box 8107
South Hackensack, NJ 07606-8001

Cortese Dodge
2400 W. Henrietta Rd.
Rochester, NY 14623

Credit Bureau
19 Prince St.
Rochester, NY 14607

Cross Country Bank
PO Box 310711
Boca Raton, FL 33431

Daimler / Chrysler Financial
6711 Towpath Road
E. Syracuse, NY 13057

First National Credit
500 E. 60th Street, N
Sioux Falls, SD 57104

First Premier Bank
P.O. Box 5147
Sioux Falls, SD 57117

Frontier Telephone of Rochester
P.O. Box 23008
Rochester, NY 14692

G&G Fitness
c/o Certegy Payment
11601 Roosevelt Blvd.
Saint Petersburg, FL 33716

IRS
Special Procedures Branch
Attn: Bankruptcy Section, Mail Code SPB
PO Box 266, Niagara Square Station
Buffalo, NY 14201

Issac Heating
180 Charlotte
Rochester, NY

J.C. Penney
P.O. Box 32000
Orlando, FL 32890

Lakeside Memorial Hospital
156 WSEst Avenue
Brockport, NY 14420

Linda Strumpf, Esq.
111 John St.
New York, NY 10038

Mercantile Adjustment
P.O Box 9315A
Rochester, NY 14604

Monroe County Department of Probation
217 West Main Street
Rochester, NY 14614

Monroe County DSS
PO Box 23440
Rochester, NY 14692

National Service Bur. / Cordellos Pizza
18820 Aurora Avenue. N.
Suite 205
Shoreline, WA 98133

NCO Financial Systems
P.O. Box 41457
Philadelphia, PA 19101

Norman Kalina, Esq. / Toys R Us
76 N. Maple Avenue, Suite 141
Ridgewood, NJ 07450

NYS Dept. of Taxation and Finance
Bankruptcy Unit
PO Box 5300
Albany, NY 12205

NYS Higher Education Services
99 Washington Ave.
Albany, NY 12255

Office Max
3600 Ridge Road W.
Rochester, NY 14626

Park Ridge Hospital
125 Indigo Creek Drive
Rochester, NY 14626

Parking Violations Bureau
42 South Avenue
Rochester, NY 14604

Plains Commerce Bank
PO Box 31594
Tampa, FL 33631

Quik Pay Day

Radio Shack
P.O Box 9074
Gray, TN 37615

RG&E
89 East Avenue
Rochester, NY 14649

RMA
PO Box 105291
Atlanta, GA 30348

RMA
802 E. Martintown Rd. Ste 201
N. Augusta, SC 29841

Rochester General Hospital
Attn: Billing Department
1425 Portland Avenue
Rochester, NY 14621

Salle Mae
P.O. box 9500
Wilkes-Barre, PA 18770

Spencerport Family Medicine
377 S. Union St.
Spencerport, NY 14559

Strong Memorial Hospital
Church Street Station
P.O Box 6772
New York, NY 10249-6772

Summit FCU
Canal Ponds Park
100 Marina Drive
Rochester, NY 14626

Telecheck Services, Inc.
PO Box 17120
Denver, CO 80217

Theodore Seeley
25 Norton Street
Rochester, NY 14613

Time Warner Communications
71 Mt. Hope Ave.
Rochester, NY 14620

TRS Recovery / Carlton Cards
5251 Westheimer
Houston, TX 77056

TRS Recovery / Dollar Tree
5251 Westheimer
Houston, TX 77056

TRS Recovery / Village Plaza
5251 Westheimer
Houston, TX 77056

U.S. Department of Education
P.O. Box 746000
Atlanta, GA 30374-6000

US Equities Corp
c/o LInda Strumpf, Esq.
111 John Street, Suite 800
New York, NY 10038

Valvoline Instant Oil Change
c/o Cabrera Associates
560 Route 303, Suite 209
Orangeburg, NY 10962

Village Plaza IGA
Spencerport, NY 14559

West Irondequoit OB
485 Titus Ave.
Rochester, NY 14617

Xpress Cash
PO Box 26413
Kansas City, MO 64196